

Medicare Advantage by Cox Health Plans

COXHEALTH MEDICARE ADVANTAGE (HMO)





## **CoxHealth Medicare Advantage (HMO) 2023 Agent Product Training**

- Cox HealthPlans
- Benefits Overview
- Enrolling a Member
- Agent Contracting Information



#### **Cox HealthPlans**

- Founded in 1995
- Wholly owned subsidiary of CoxHealth
- Currently insure approximately 41,000 covered lives
- Currently employ 80 staff members all in one facility
- Community-focused



#### **Cox HealthPlans**

- Dedicated Account Management Team for all products
- Serving our community with
  - Network Options
  - Fully Insured Group and Individual Plans
  - Self-Funded Group Plans
  - Ancillary and Value-Added Products
  - Government Plan Options (Marketplace, Medicare Advantage)









### Beneficiaries must reside in our 7-County Service Area:

- Barry
- Christian
- Greene
- Lawrence
- Stone
- Taney
- Webster





#### **Provider Network**

#### **CoxHealth Network of providers and facilities**

- 80+ clinics
- 6 hospitals (including a Level 1 Trauma Center)
- 24/7 Urgent Care
- Super clinics

**Barnes Jewish Hospital** 

**Select Washington University providers** 





### HMO PLAN

Premium \$0

Deductible \$0

• Out-of-Pocket \$3,650

In-Network Only

• ER and Urgent Care

Specialist Referrals





# PROVIDER COPAYS

Primary Care \$0

Virtual Visit \$0

• Specialist \$35

Mental Health \$35





# OUTPATIENT SERVICES

• Lab \$5

• X-Ray \$20

• MRI/PET/CT \$150

• Hospital \$295





# INPATIENT SERVICES

• Days 1-6

\$295 copay\*

• Day 7-90

\$0 copay\*

Prior authorization is required

\*per day, per stay





EMERGENT COVERAGE

• Emergency Room \$125

• Ambulance (one way) \$250

• Urgent Care \$50

• Worldwide coverage \$125







#### Plan Highlights (Prescriptions)

### DRUG COVERAGE

- Preferred Pharmacies (lowest copays)
  - CoxHealth Pharmacies
  - CVS
  - Walmart
- Prescription Deductible \$0
- 2023 Initial Coverage Limit \$4,660
- 2023 Catastrophic Coverage \$7,400



#### **Preferred Pharmacy Copays**

### DRUG COPAYS

<ul> <li>Preferred Generic</li> </ul>	<b>\$0</b>
• Generic	<b>\$5</b>
<ul> <li>Preferred Brand</li> </ul>	\$42
<ul> <li>Non-Preferred</li> </ul>	\$95
<ul> <li>Specialty</li> </ul>	33%
• Diabetic	<b>\$0</b>
• Tier 6 Insulin*	<b>\$0</b>



\*Includes several insulins; not all dosage/delivery types included; verify coverage/copay on formulary



#### **Plan Highlights (Dental)**

# DENTAL BENEFITS

• Premium \$0

Coinsurance 0%

• Copay \$0

• Combined Limit \$2,000

• *Preventive coverage* includes annual routine exam, 2 cleanings a year, and more

• *Comprehensive dental coverage* for services such as fillings, extractions, and crowns

 Several in-network *dentists* in this area as well as tele-dentistry options



### HEARING BENEFITS

• Premium \$0

• Routine Exam \$0

• Fitting\* \$0

• Hearing Aids\* \$1,000/Ear

\*Every 2 Calendar Years





# VISION BENEFITS

• Premium \$0

Annual allowance\* \$150

• Preventive eye exam \$0

\*For lenses, lens coatings, glasses contacts





### OVER-THE-COUNTER (OTC)

• \$90/Qtr for Health and Wellness products

- Ordering is EASY!
  - Online
  - Phone
  - Mail
  - In Store (select retail locations)
- Unspent \$ does not roll to next quarter



### FITNESS BENEFIT

#### \$20 a month towards:

- Gym Membership
- Qualified Fitness Activity
- Fitness Kits





# REWARDS & INCENTIVES

<ul> <li>Annual Wellness Visit</li> </ul>	
• Flu Vaccine	
<ul> <li>Breast Cancer Screening</li> </ul>	
<ul> <li>Colorectal Screening</li> </ul>	
Diabetic Eye Exam	
<ul> <li>Diabetic Kidney Function</li> </ul>	
Diabetic HbA1c	







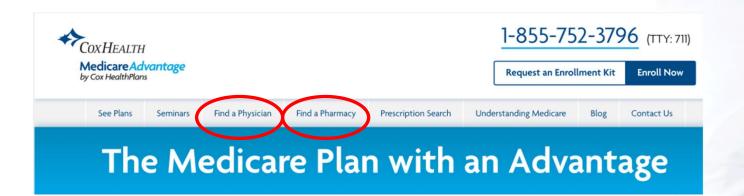
CoxHealth Medicare Advantage (HMO)

ENROLLING BENEFICIARIES



#### **Provider and Pharmacy Directories**

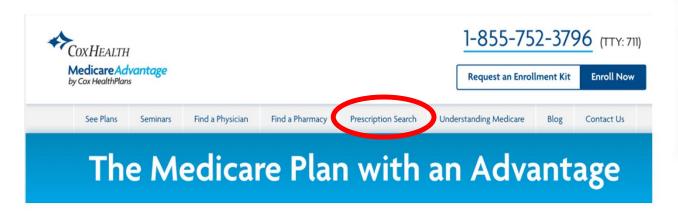
- Visit coxhealthmedicareadvantage.com
- Click Find a Physician or Find a Pharmacy
- Use the search function or download the PDF





#### **Prescription Drug Formulary**

- Visit coxhealthmedicareadvantage.com
- Click Prescription Search
- Use the search function or download the PDF



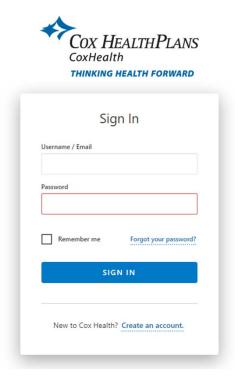




#### **Enrollment Process**

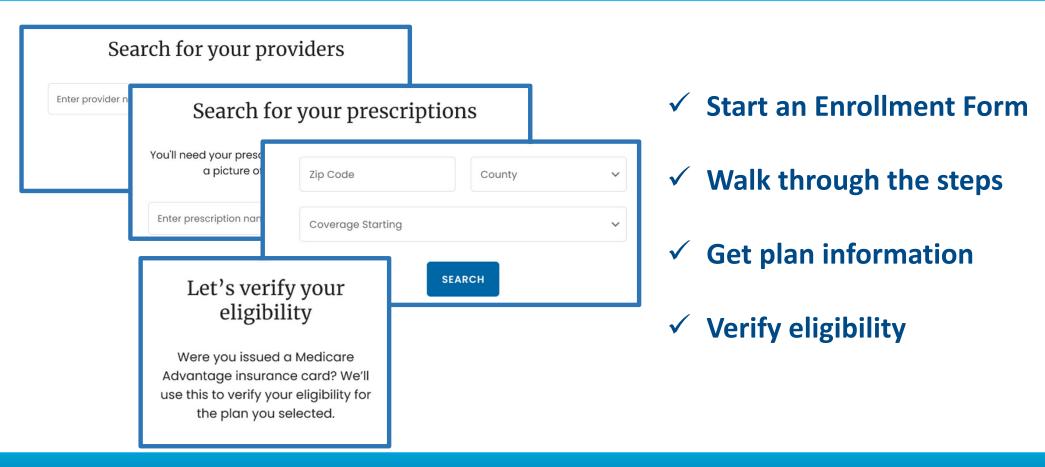
- Visit coxhealthmedicareadvantage.com
- Click For Producers
- Login to your Broker Portal







#### **Enrollment Process**

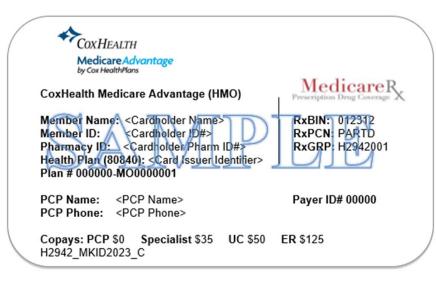




#### **Member Resources (Welcome)**



- ✓ ID Cards
- ✓ Welcome Packets



#### **Welcome Packet Contents**

- Locating providers, pharmacies, and drugs
- Creating a Member Portal
- Drug coverage information
- Explanation of Coverage (EOC)
- And more!



#### **Member Resources (Online)**



#### ✓ Available January 1, 2023





#### **Member Resources (Service)**



- ✓ Welcome Call
- **✓ Customer Service Options**

**Phone:** 1-855- 752-3796 (TTY 711)

Hours of Availability: October 1 to March 31, 7 days a week, 8 a.m. to 8 p.m.

April 1 to September 30, Monday thru Friday, 8 a.m. to 8 p.m.

**Service Options:** Chat feature

Secure email through Member Portal







#### **Requirements to Sell**



**Contracting Paperwork** 



**Completed AHIP** 



**CoxHealth Medicare Advantage Training** 



#### **Agent Oversight**



**New CMS Regulations** 



**Audits** 



**Marketing Materials** 



**Complaints from Members** 



#### **Commission**

COMMISSION PAID
\$601 per member
\$301 per member

Submit enrollment forms through your Broker Portal!



#### **Take Note!**

- DO NOT share with any member of the public before 10/1/2022:
  - Plan information
  - Information in this presentation
- DO NOT complete before 10/15/2022:
  - Enrollment forms
  - Online enrollments
- 10/15/2022: Online enrollment will be live through your Broker Portal
- After 11:59 pm on 12/7/2022: Enrollment forms or online enrollment will not be accepted without a valid SEP.





#### **Agent Resources**

General Questions: sales@coxhealthmedicareadvantage.com

**Contracting:** Erin Smalley

esmalley@coxhealthplans.com

417-269-5071



### **Q & A**